

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William R Brashers
Gloria C Brashers
Debtors

Case No. 10-10132-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: PRatchfor
Form ID: 3180WJO1

Page 1 of 2
Total Noticed: 41

Date Rcvd: Aug 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2016.

db/jdb +William R Brashers, Jr., Gloria C Brashers, 632 Berkshire Dr.,
State College, PA 16803-3306
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
Lewisville, TX 75067)
3750664 +AES, ATTN: BANKRUPTCY, 1200 N 7TH ST, HARRISBURG, PA 17102-1419
3750665 +BAC HOME LOANS SERVICI, ATTN: BANKRUPTCY DEPARTMENT, 475 CROSS POINT PKWY,
GETZVILLE, NY 14068-1609
3999097 BANK OF AMERICA, N.A., P.O. Box 940963, Simi Valley, CA 93094-0963
3750674 MASSMUTUAL FINANCIAL GROUP, ATTN: BANKRUPTCY DEPARTMENT, BOX 371368,
PITTSBURGH, PA 15250-7368
3750675 +MRU HOLDINGS INC, ATTN: BANKRUPTCY DEPARTMENT, 590 MADISON AVE FL 13,
NEW YORK, NY 10022-2524
4300781 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Aug 11 2016 18:48:00 Bank of America, N.A., successor by merger to BAC,
2380 Performance Dr. Bldg C Mail Stop: R, Richardson, TX 75082-4333
cr +EDI: BASSASSOC.COM Aug 11 2016 18:48:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr +EDI: BASSASSOC.COM Aug 11 2016 18:48:00 ECAST Settlement Corporation,
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,
Tucson, AZ 85712-1083
cr EDI: AIS.COM Aug 11 2016 18:48:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr +EDI: PRA.COM Aug 11 2016 18:48:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
cr EDI: RECOVERYCORP.COM Aug 11 2016 18:48:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3750666 EDI: BANKAMER.COM Aug 11 2016 18:48:00 BANK OF AMERICA, ATTN: BANKRUPTCY DEPARTMENT,
PO BOX 15026, WILMINGTON, DE 19850-5026
4162880 +EDI: BANKAMER.COM Aug 11 2016 18:48:00 Bank of America, N.A., Mail Stop CA6-919-01-23,
400 National Way, Simi Valley, CA 93065-6414
3750667 +EDI: CITICORP.COM Aug 11 2016 18:48:00 CITI CARDS, ATTN: BANKRUPTCY DEPARTMENT,
PO BOX 6077, SIOUX FALLS, SD 57117-6077
4153908 +EDI: BASSASSOC.COM Aug 11 2016 18:48:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083,
Telephone: (520)577-1544 (Servicer)
3750669 EDI: DISCOVER.COM Aug 11 2016 18:48:00 DISCOVER FIN SVCS, ATTN: BANKRUPTCY DEPARTMENT,
PO BOX 30943, SALT LAKE CITY, UT 84130
4274013 EDI: DISCOVER.COM Aug 11 2016 18:48:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany OH 43054-3025
3757977 EDI: DISCOVER.COM Aug 11 2016 18:48:00 Discover Bank, DFS Services LLC, PO Box 3025,
New Albany OH 43054-3025
3844797 EDI: RMSC.COM Aug 11 2016 18:48:00 GE Money Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
3844796 EDI: RMSC.COM Aug 11 2016 18:48:00 GE Money Bank,
c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
3750670 +EDI: RMSC.COM Aug 11 2016 18:48:00 GEMB/SAM'S CLUB DC, ATTN: BANKRUPTCY DEPARTMENT,
PO BOX 103104, ROSWELL, GA 30076-9104
3750671 +EDI: RMSC.COM Aug 11 2016 18:48:00 GEMB/WAL-MART, ATTN: BANKRUPTCY DEPARTMENT,
PO BOX 981416, EL PASO, TX 79998-1416
4227083 EDI: RECOVERYCORP.COM Aug 11 2016 18:48:00 Granite Recovery LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
3827837 +EDI: BASSASSOC.COM Aug 11 2016 18:48:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
3750672 EDI: HFC.COM Aug 11 2016 18:48:00 HSBC/BOSCV, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 17642,
BALTIMORE, MD 21297-1642
3750673 +E-mail/Text: notices@burt-law.com Aug 11 2016 18:55:16 LAW OFFICES BURTON NEIL P.C.,
ATTN: BANKRUPTCY DEPARTMENT, 1060 ANDREW DRIVE, SUITE 170, WEST CHESTER, PA 19380-5601
4236962 EDI: AIS.COM Aug 11 2016 18:48:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
4001710 EDI: PRA.COM Aug 11 2016 18:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
3782222 EDI: PRA.COM Aug 11 2016 18:48:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4227908 EDI: RECOVERYCORP.COM Aug 11 2016 18:48:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,
Miami, FL 33131-1605
4227084 EDI: RECOVERYCORP.COM Aug 11 2016 18:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3750676 +EDI: NAVIENTFKASMSERV.COM Aug 11 2016 18:48:00 SALLIE MAE, ATTN: BANKRUPTCY DEPARTMENT,
PO BOX 9500, WILKES BARRE, PA 18773-9500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3815994 EDI: NAVIENTFKASMDOE.COM Aug 11 2016 18:48:00 Sallie Mae Inc., on behalf of the,
Department of Education, P.O. Box 740351, Atlanta, GA 30374-0351
3790965 +EDI: NAVIENTFKASMSERV.COM Aug 11 2016 18:48:00 Sallie Mae PC Trust, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
3750677 +EDI: WTRRNANK.COM Aug 11 2016 18:48:00 TARGET NATIONAL BANK, ATTN: BANKRUPTCY DEPT,
PO BOX 59317, MINNEAPOLIS, MN 55459-0317
3756331 +E-mail/Text: bncmail@w-legal.com Aug 11 2016 18:55:07 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4281885 +E-mail/Text: bncmail@w-legal.com Aug 11 2016 18:55:07 TD Bank USA, N.A.,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
3787798 EDI: ECAST.COM Aug 11 2016 18:48:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr* +TD Bank, USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
4236963* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
4302846* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 9741)
3750668 ##+CREDITORS INTERCHANGE, ATTN: BANKRUPTCY DEPARTMENT, 80 HOLTZ DRIVE,
BUFFALO, NY 14225-1470

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2016 at the address(es) listed below:

Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A., successor by merger to BAC
Home Loans Servicing, L.P. jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE, LLC amps@manleydeas.com
Marisa Myers Cohen on behalf of Defendant Bank of America Home Loan Servicing, Inc.
Mcohen@mw-c-law.com
Mark S Weaver on behalf of Joint Debtor Gloria C Brashers weaver@mazzalaw.com,
christine@mazzalaw.com;deanna@mazzalaw.com;kimberly@mazzalaw.com
Mark S Weaver on behalf of Debtor William R Brashers, Jr. weaver@mazzalaw.com,
christine@mazzalaw.com;deanna@mazzalaw.com;kimberly@mazzalaw.com
Raquel Anne Ross on behalf of Plaintiff William R Brashers, Jr. raquelrosslaw@gmail.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 William R Brashers Jr.
First Name Middle Name Last Name

Debtor 2 Gloria C Brashers
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:10-bk-10132-JJT**

Social Security number or ITIN **xxx-xx-9907**
EIN --

Social Security number or ITIN **xxx-xx-5704**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William R Brashers Jr.

By the court:



August 11, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.